

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE: **JOSEPH ANDRE CAMACHO GONZALEZ**
WANDA IVETTE NAVARRO DANOIS
DEBTOR(S)

BK. CASE #

CHAPTER 13

CHAPTER 13 PAYMENT PLAN

NOTICE: • The following plan contains provisions which may significantly affect your rights. You should read this document carefully and discuss it with your attorney. When confirmed, the plan will bind the debtor and each creditor to its terms. Objections must be filed in writing with the Court and served upon the debtor(s), debtors' counsel, the Trustee and any other entity designated by the Court, at the 341 meeting of creditors or not less than fourteen (14) days prior to the scheduled confirmation hearing. For post confirmation Plan Modifications, objections must be filed and notified in the same manner within twenty one (21) days from its notification. • **This plan does not allow claims. Any party entitled to receive disbursements from the Trustee must file a proof of claim. The Trustee will pay the allowed claims, as filed, provided for in the plan, unless disallowed or expressly modified by the Court and / or the terms of the plan. If no claim is filed, the Trustee will not pay a creditor provided for in the plan, unless ordered by the Court. If the Trustee is to make POST-PETITION REGULAR MONTHLY PAYMENTS to any Secured obligation, then a proof of claim must be filed including the following information: account number, address, due date and regular monthly payment. Secured creditor must notify any change in the monthly payment, twenty one (21) days prior to the effective date of new payment. Those post-petition monthly payments will not exceed the life of the plan.** • See the notice of commencement of case for 341 meeting date and claims bar date, the latter is the date by which a proof of claim must be filed in order to participate of the plan distribution.

- The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee:
☒ directly ☐ by payroll deductions, as hereinafter provided in the PAYMENT PLAN SCHEDULE.
- The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.
- ☐ The Confirmation Order will not vest property of the Estate on Debtor(s) until the Order discharging Debtor(s) is entered.

PLAN DATED: **May 27, 2016**

☐ AMENDED PLAN DATED: _____

☒ PRE ☐ POST-CONFIRMATION

FILED BY ☒ DEBTOR ☐ TRUSTEE ☐ UNSECURED CREDITOR

I. PAYMENT PLAN SCHEDULE

\$	150.00	x	10	= \$	1,500.00
\$	218.00	x	50	= \$	10,900.00
\$	0.00	x	0	= \$	0.00
\$	0.00	x	0	= \$	0.00
\$	0.00	x	0	= \$	0.00
TOTAL =		60	\$	12,400.00	

Additional Payments:

\$ _____ to be paid as a LUMP SUM
within _____ with proceeds to come from

☐ Sale of property identified as follows:

☐ Other: _____

Periodic Payments to be made other than and in addition to the above.

\$ _____ x _____ = \$ _____
To be made on: _____

PROPOSED PLAN BASE: \$ 12,400.00

II. ATTORNEY'S FEES

To be treated as a § 507 Priority, and paid before any other creditor and concurrently with the Trustee's fees, unless otherwise provided:

a. Rule 2016(b) Statement: \$ **3,000.00**

b. Fees Paid (Pre-Petition): (\$ **300.00**)

c. R 2016 Outstanding balance: (\$ **2,700.00**)

d. Post Petition Additional Fees: \$ _____

e. Total Compensation: \$ _____

Signed: **/s/ JOSEPH ANDRE CAMACHO GONZALEZ**
DEBTOR

III. DISBURSEMENT SCHEDULE SEQUENCE

A. SECURED CLAIMS: ☐ Debtor represents that there are no secured claims.

☒ Secured creditors will retain their liens and shall be paid as follows:

☐ ADEQUATE PROTECTION Payments: Cr. _____ \$ **0.00**

☒ Trustee will pay secured **ARREARS:**

BANCO POPULAR		
Cr. _____	Cr. _____	Cr. _____
Acct. 0705392082	Acct. _____	Acct. _____
\$ 7,152.76	\$ _____	\$ _____

☐ Trustee will pay REGULAR MONTHLY PAYMENTS:
(please refer to the above related notice, for important information about this provision)

Cr. _____	Cr. _____	Cr. _____
Acct. _____	Acct. _____	Acct. _____
Monthly Pymt.\$ _____	Monthly Pymt.\$ _____	Monthly Pymt.\$ _____

☐ Trustee will pay **IN FULL** Secured Claims:

Cr. _____	Cr. _____	Cr. _____
\$ _____	\$ _____	\$ _____

☒ Trustee will pay **VALUE OF COLLATERAL:**

Cr. _____	Cr. _____	Cr. _____
\$ _____	\$ _____	\$ _____

☐ Secured Creditor's interest will be insured. **INSURANCE POLICY** will be paid through plan:

Cr. _____	Ins. Co. _____	Premium: \$ _____
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(Please indicate in "Other Provisions" the insurance coverage period)

☐ Debtor SURRENDERS COLLATERAL TO Lien Holder:

☒ Debtor will maintain REGULAR PAYMENTS DIRECTLY to: **BANCO POPULAR**

B. PRIORITIES. The Trustee will pay \$507 priorities in accordance with the law [§1322 (a)(2)].

☐

C. UNSECURED PREFERRED: Plan ☐ Classifies ☒ Does not Classify claims

☐ Class A: ☐ Co-debtor Claims: ☐ Pay 100% ☐ "Pay Ahead"

☐ Class B: ☐ Other Class:

Cr. <input type="checkbox"/>	Cr. <input type="checkbox"/>	Cr. <input type="checkbox"/>
\$ _____	\$ _____	\$ _____

D. GENERAL UNSECURED NOT PREFERRED: (Case Liquidation Value = **0.00**)
\$ _____

☐ Will be paid 100% plus ____% Legal Interest. ☒ Will be paid Pro-Rata from any remaining funds

OTHER PROVISIONS:

* For additional other provisions, please see attachment sheet(s).

/s/ WANDA IVETTE NAVARRO
DANOIS
JOINT DEBTOR

ATTORNEY FOR DEBTOR: /s/ Jaime Rodriguez Perez Phone: 787-797-4174

TO THE TRUSTEE OFFICE: PLEASE REMEMBER THAT THIS CASE BELONGS TO JAIME RODRÍGUEZ LAW OFFICE, PSC

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Chapter 13 Plan Continuation Sheet

Additional Other Provisions:

Other provisions:

LIQUIDATION VALUE- \$0.00

PRIORITIES -\$0.00

1) TAX REFUNDS WILL BE DEVOTED EACH YEAR, AS PERIODIC PAYMENTS, TO THE PLAN'S FUNDING UNTIL PLAN COMPLETION. THE TENDER OF SUCH PAYMENTS SHALL DEEM THE PLAN MODIFIED BY SUCH AMOUNT, INCREASING THE BASE THEREBY WITHOUT THE NEED OF FURTHER NOTICE, HEARING OR COURT ORDER. IF NEED BE FOR THE USE BY DEBTOR(S) OF A PORTION OF SUCH REFUND, DEBTOR(S) SHALL SEEK COURT'S AUTHORIZATION PRIOR TO ANY USE FUNDS.

2) FAILURE TO TIMELY OBJECT TO THIS PLAN CONSTITUTES A WAIVER OF THE EQUAL MONTHLY AMOUNT METHOD OF PAYMENT UNDER 11 USC 1325 (A) (5).

3) DEBTOR INSTRUCTS TRUSTEE TO PAY ATTORNEYS FEES BEFORE ANY SECURED OR PRIORITY CREDITOR UNDER 11 USC 330.

4) THE DEBTOR(S) WILL MAINTAIN THE CONTRACTUAL INSTALLMENT PAYMENTS ON THE CLAIMS LISTED BELOW, WITH ANY CHANGES REQUIRED BY THE APPLICABLE CONTRACT, AND CURE ANY DEFAULT IN PAYMENTS ON THE SECURED CLAIMS LISTED BELOW. THE ALLOWED CLAIM FOR ANY ARREARAGE AMOUNT WILL BE PAID UNDER THE PLAN, WITH INTEREST, IF ANY, AT THE RATE STATED. UNLESS OTHERWISE ORDERED BY THE COURT, THE AMOUNTS LISTED ON A PROOF OF CLAIM OR MODIFICATION OF A PROOF OF CLAIM FILED BEFORE THE FILING OF ANY DEADLINE CONTROL OVER ANY CONTRARY AMOUNTS LISTED BELOW AS TO THE CURRENT INSTALLMENT PAYMENT AND ARREARAGE. IF RELIEF FROM THE AUTOMATIC STAY IS ORDERED AS TO ANY ITEM OF COLLATERAL LISTED IN THIS PARAGRAPH, THEN, UNLESS OTHERWISE ORDERED BY THE COURT, ALL PAYMENTS UNDER THIS PARAGRAPH AS TO THAT COLLATERAL WILL CEASE AND ALL SECURED CLAIMS BASED ON THAT COLLATERAL WILL NO LONGER BE TREATED BY THE PLAN. IF THE SECURED INTEREST CREDITOR IS:

A) BANCO POPULAR

5) SURPLUS FUNDS: Debtors instruct to Mortgage Creditor BANCO POPULAR send to Trustee any future surplus funds in their mortgage account to fund the plan.

6) Debtor will pay creditor BANCO POPULAR through the plan 100% of pre-petition arrears estimated in the amount of \$7,152.76 or the amount established by the creditor in its proof of claim. Debtor will continue making regular payment with direct post-petition mortgage payments as established in mortgage contract.

7) STEP UP PAYMENT: Debtor will provide step up payment when automobile loan reaches its maturity date. The automobile loan matures on March 09, 2017. SEE SCHEDULE I AND J NOTES.

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